We claim:

1. A retaining wall system for stabilizing an earthen wall comprising:

at last one panel structure comprising

a wall panel defining an exposed face and a rear face, and

at least one insert, where a first portion of the insert is embedded within the wall panel and a second portion of the insert is spaced from the rear face of the wall panel such that the second portion and the rear face of the wall define at least one lock opening;

at least one anchor mesh panel comprising at least one tension member defining an anchor axis, where the at least one tension member is bent at

a first edge location to define a bearing portion, and

at a second edge location to define a return portion; and

at least one lock member; whereby

the anchor mesh panel is arranged such that the first edge portion of the tension member is adjacent to the rear face of the panel structure and at least a portion of the bearing portion of the at least one tension member is located within the lock opening;

the at least one lock member is inserted through the at least one lock opening to engage the bearing portion of the at least one tension member and the first portion of the insert to inhibit relative movement between the anchor mesh panel and the wall panel; and

the return portion of the at least one tension member engages at least one of the rear face of the wall panel and the lock member to prevent the bearing portion from being withdrawn from the lock opening.

2. A retaining wall system as recited in claim 1, in which the bearing portion of the at least one tension member extends at a first angle of at least 72° to less than 90° relative to the anchor axis.

3. A retaining wall system as recited in claim 2, in which the first angle is between approximately 77° and 87°.

4. A retaining wall system as recited in claim 2, in which the first angle is approximately 82°.

5. A retaining wall system as recited in claim 1, in which the return portion of the at least one tension member extends at a second angle of between approximately 170° and approximately 210° relative to the anchor axis.

6. A retaining wall system as recited in claim 5, in which the second angle is between approximately 85° and 95°.

7. A retaining wall system as recited in claim 5, in which the second angle is approximately 90°.

8. A retaining wall system as recited in claim 2, in which the return portion of the at least one tension member extends at a second angle of between approximately 170° and approximately 210° relative to the anchor axis.

9. A retaining wall system as recited in claim 8, in which the second angle is between approximately 85° and 95°.

10. A retaining wall system as recited in claim 8, in which the second angle is approximately 90°.

11. A retaining wall system for stabilizing an earthen wall comprising:

at last one panel structure comprising

a wall panel defining an exposed face and a rear face, and

at least one insert, where a first portion of the insert is embedded within the wall panel and a second portion of the insert is spaced from the rear face of the wall panel such that the second portion and the rear face of the wall define at least one lock opening;

at least one anchor mesh panel comprising at least one tension member defining an anchor axis, where the at least one tension member is bent at a first edge location to define a bearing portion; and

at least one lock member; whereby

the anchor mesh panel is arranged such that the first edge portion of the tension member is adjacent to the rear face of the panel structure and at least a portion of the bearing portion of the at least one tension member is located within the lock opening;

the at least one lock member is inserted through the at least one lock opening to engage the bearing portion of the at least one tension member and the first portion of the insert to inhibit relative movement between the anchor mesh panel and the wall panel; and

the bearing portion of the at least one tension member extends at a first angle of at least 72° to less than 90° relative to the anchor axis.

12. A retaining wall system as recited in claim 11, in which the first angle is between approximately 77° and 87°.

13. A retaining wall system as recited in claim 11, in which the first angle is approximately 82°.

14. A retaining wall system as recited in claim 11, in which the at least on anchor mesh panel further comprises a bearing bar rigidly connected to the at least one tension member.